

THINKING OUT LOUD

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Mr. Appleby Balances the Books

A STORY OF THANKSGIVING

As a young man, Mr. Appleby had been a bookkeeper. He had been a good bookkeeper, too; the conscientious type who would not rest until the books were balanced.

"But, dear," his wife would say when he came home hours late because the books had been out by 25 cents, "why didn't you just put a quarter in the cash box?"

And Mr. Appleby would try again to explain that a good bookkeeper didn't do things that way; that it wasn't just the amount of the error, but the fact that an error existed; and sometimes Mr. Appleby would wonder to himself how a wife who could be so understanding in other ways could fail to understand such a simple principle of keeping books.

Fortunately, his employer had greater appreciation for Mr. Appleby's passion for accuracy. His employer shifted Mr. Appleby to a position of somewhat greater responsibility, with a slight increase in salary. Mrs. Appleby was delighted when she heard the news and began reciting a list of the things she could buy now that they were a little better off. Mr. Appleby listened to the end and said, gosh, yes, he'd love for her to have all those things, but he had been inquiring about some evening courses in accounting and the extra money would be just enough to pay the tuition.

"But, dear," said Mrs. Appleby, "what more is there for you to learn? You are a good bookkeeper. I thought you knew everything about it!"

Mr. Appleby endeavored to explain the difference between mere bookkeeping and accounting and, particularly, how wonderful it would be if he could become a CPA. Mrs. Appleby listened quietly, as wives sometimes do, and finally said, "Well, dear, I'm sure you know best," although she really thought the money might have been better spent on a new refrigerator.

But as time went by it turned out that Mr. Appleby had been right. He won his CPA shingle and soon, instead of being a conscientious bookkeeper who looked for 25 cent error in the books, he became the head man who directed other people who did such detail work. It developed that Mr. Appleby not only knew how to make entries of income and expenditures, assets and liabilities, profits and losses, but that he had the knack of guiding a business so that the income exceeded the expenditures, the assets mounted much larger than the liabilities, and nobody had to think of such a horrid word as losses.

Mrs. Appleby got her refrigerator and the other things on her list and began working up a new list. The little house in which their children had been born became too small, so they moved to a larger house and then to an even larger house.

Mrs. Appleby, who used to be able to clean her house and do her washing and cook the meals and keep the children spruced up, now became exhausted just worrying about the servant problem.

Mr. Appleby gave generously to charity and was only partly actuated by the fact that such gifts cut down on his income tax. He was also generous with himself; when young men asked him the secret of success, he was glad to tell them.

"I did this," he said, and "I did that," and the young men were impressed and determined that they would try to do as well.

He went to church at Christmas and Easter and on the Sundays when the weather wasn't very good for golf. He asked grace at mealtimes just like his father had done before him.

Everybody said that Mr. Appleby was a good man and a credit to the community and he was willing to agree with them.

But one night Mr. Appleby had a dream. In it an angel appeared carrying a large book which Mr. Appleby realized was the ledger of his own life. On one side was listed the good things that had happened to Mr. Appleby and on the other the good things Mr. Appleby had done. But what caused Mr. Appleby to wake up was that the figures didn't seem to add up properly.

They were so clear in his mind that he wrote them down, but they still didn't come out right. At his office that day he had them checked on an adding machine, but the discrepancy still existed. Mr. Appleby, who prided himself on paying his bills promptly, could see that he was hopelessly in debt to God.

The dream came again on other nights, and Mr. Appleby was so disturbed that he tried to even the ledger. He gave more to charity, he was more generous to his employees, and he even went to church more often. But when he dreamed again he saw that so many more good things had happened to him that the books were more out of balance than ever.

Mr. Appleby consulted his physician and then a psychiatrist, but neither could help him. His appetite fell off and when he sat down to his sumptuous Thanksgiving dinner he felt that he could not eat a thing.

He closed his eyes to offer his usual grace, but suddenly he had the feeling that such perfunctory words wouldn't do.

For it seemed to him that God had entered the room and was waiting to hear what he would say. He was startled that for a moment he could not say a word, but then he began to thank God in a humble way. He thanked Him for all His mercies. For the parents who had guided him and for the wife who had been his helpmate and for the children who had brightened his life. For his home and other material things. For his friends. For the nation in which he lived and for those men and women in the past who had made that nation great. He thanked God, too, for the occasional unhappy times in his life that made the other times seem so much more happy.

At first the children winked at each other across the table, but soon their eyes were closed, too. Mrs. Appleby became conscious of a warm love for her husband that she had not known for years.

Eventually Mr. Appleby said "amen" but nobody seemed to realize that. Then a servant entered the room and the spell was broken. When the food was served, Mr. Appleby was surprised at how hungry he was.

That night Mr. Appleby dreamed the dream again, but as he gazed at the ledger he could see that a new entry had been made. There on one page was the long list of good things that had happened to Mr. Appleby and on the other side was the far shorter list of good things he had done. But at the bottom of that page was written "one prayer of thanks" and Mr. Appleby was elated to note that the two pages now balanced perfectly.

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VOLUME 27—NUMBER 46

NARBERTH, PA., TUESDAY, NOVEMBER 23, 1948

PRICE FIVE CENTS

OUR TOWN

Scout Leaders Plan Busy Winter Program in Boro

Neighborhood Committee Meets Thursday; Reports Are Presented

A meeting of the Neighborhood Committee of Narberth Girl Scout Troops was held last Thursday morning at the Community Building, Narberth. Mrs. E. Lee Goldsborough, Jr., President, presided.

Reports on the various activities of Narberth Girl Scouts were presented. Mrs. J. L. Tingle reported on the recent mother-daughter dinner held by the troops. Mrs. P. S. Stewart, a troop leader, gave a report on Edith Macy Camp, Pleasantville, N. Y., a training camp for adults interested in Girl Scouting, which she attended during the summer, and Mrs. R. H. Reynolds reported on the dedication of the new Girl Scout camp on the Woolman site, held Sunday, November 14.

Future scouting plans include the annual Girl Scout cookie sale which will begin on February 19, a meeting of all Main Line and Philadelphia Scouts at Convention Hall, Philadelphia, on April 2, and Juliet Low In-gathering at Lower Merion High School, on April 23.

Just for the Record

Narberth folk appear to be more responsive to polls and surveys than is true of most people.

Out of the 300 questionnaires mailed out by Ralph Dunne, chairman of the Business Council's survey committee, 53 percent were filled out and returned. In addition, many residents requested copies of the questionnaire.

Perhaps the unusually heavy response is due to a greater civic consciousness in Narberth. But we're afraid not. Rather, we think there are some conditions so obviously in need of correction that our residents needed only a slight jog—in the form of a questionnaire—to inspire them to open fire.

Although the formal report on the survey will not be made until Business Council's February meeting, we learned last night in talking to Chairman Dunne that the suggestions and criticisms made by those who replied include many that are practical and helpful.

Some, of course, are not in the province of the Business Council. There are some people, for example, who would like to see Narberth have a better railroad station; others who urge that an underpass be built at Essex Avenue.

But there are other suggestions which are eminently practical and which the merchants as a group can do something about. These include such things as prompt snow removal in the business district, keeping sidewalks and store fronts tidy, seeing to it that bicycles, empty crates and other obstacles be kept off the sidewalks.

Then, of course, there are numerous criticisms and suggestions directed at individual stores. These, Mr. Dunne told us, will not be made public, but will be turned over to the merchant concerned. That policy is understandable, at least to the extent that some conditions may, for financial or other reasons, be beyond the merchant's ability to change.

On the other hand, in a few cases that we know about, it occurs to us that the pressure of public opinion might be just the thing the merchant needs to wake him up.

"We don't know whether anyone mentioned it in the survey, but we have always been sorry that Narberth has to have such a desolate night-time appearance. A little window-lighting in the stores would pick up the town's general atmosphere appreciably. It needn't be as extensive as the gay display of Fred Dannenhauer's record shop, or as fascinating as that gigantic 'never-lift' iron that moves magically up and down in Fred Carter's window. Even a dim night light in each window would do wonders."

More than 10,000 spectators jammed the Villanova stadium as Coach Dick Mattis' eleven scored two touchdowns in each of the first two periods and tacked on another in the third. Radnor racked up its only score in the final period.

Both Narberth scores were made in the final quarter, the first by Johnny Capelli around end, and the other by Wilmer Ideldinker, who went through the middle of the West Manayunk line.

Highlight of the game came in the first quarter when Manayunk scored after 16 tries. With the ball on their own 20-yard line, Narberth fumbled and the ball was recovered by Manayunk. Each time after that that Narberth got the ball, they fumbled and Manayunk made the recovery, only to be held by Narberth until the 16th try.

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Supervisors of Church Nursery Groups Named

Supervisors of the babies' and children's nurseries which are conducted during the Sunday morning worship service at the Narberth Presbyterian Church have been announced.

Mrs. J. M. Reichard, of 501 Beechwood Ave., Narberth, will be in charge of the babies' group and Mrs. Donald H. Reed, of 134 N. Narberth Ave., will be in charge of the children's group. The nurseries are also open on the meeting days of the Women's Guild of the Church.

Zoning Decision Delayed by Death Of Board Member

New Appointment To be Made by Council Dec. 13

A decision by the Narberth Board of Zoning Adjustment on the request of All Saints' Church, of Wynnewood, to use recently purchased property in Narberth for Sunday School purposes will be withheld until a new member of the Board is appointed by the Narberth Borough Council.

The appointment of a new member to the Board was made necessary by the recent death of Robert M. Wilson.

Mr. Wilson died suddenly last week before a decision on the petition, presented by the Church November 10, could be announced.

The Church's petition was presented to the Board at a special hearing before Mr. Wilson, and C. Fred Kuebler, Jr., chairman of the Board. Robert F. Wood, another member of the board, who is also a trustee of the Church, was present at the hearing, but did not sit with the Board.

The petition was presented to the Narberth Board after the Church had purchased property on the corner of Montgomery and E. Wynnewood Aves., Narberth.

The property includes a building which the Church plans to use for Sunday School purposes if the Board approves an exception to it in the Borough zoning code.

The new Board member who is appointed by Council will decide whether or not a new hearing will have to be held, but Borough officials stated this week that it was not likely that that course would be followed.

Council will not make the appointment until its next regular meeting which will be held December 13.

SERVICE AT HOME

A group of young people from the Narberth Presbyterian Church will conduct a Thanksgiving Service for inmates of the Home for Indigent Women, Philadelphia, Sunday afternoon, November 28.

50 Make Honor Roll at Jr. High

Fifty students were named to the honor roll this week at Lower Merion Junior High School in the largest first quarter honor roll in six years.

They are: Janet Abbey, Patricia Anzalone, Reuben Baranion, Carol Beatty, James Blackburn, Peggy Byrnes, Donald Carr, Mary Cherksey, Paul Cooper, Valentine DeCosta, Benjamin Dragostin, James Davis, Susanne Drayton, Anne Edgman, Norbert Eldridge, Cynthia Eys, Barbara Farrow, Felicia Forsythe, Richard Gillis, Barbara Gorenadall, Dolores Guskus, Joseph Hartshorne, Fay Holden, Robert Allen Irvine, William Jeffers, Mae Johnson, Frederick Lippincott, John Lizars, Wilfred Lorry, Milton Markley, Charles McClester, Patricia McEnamem, Bernard McManus, Marilyn McManus, Drake Miller, Carol Newburg, Marjorie Olewiler, Sara Parvan, Judith Perry, Virginia Poat, Ruth Rider, Carol Rockett, Joan Sandford, Deborah Shupert, Roslyn Siman, William Simmons, Thomas Smucker, Barbara Teare, Barbara Welch and Mary Ann Wolfe.

aration suffered against Chester, Callahan gave his usual capable exhibition. However, his ailing shoulder was heavily taped and swathed in sponge rubber. He wore a special pair of shoulder pads. Callahan, who blocked with his chest to avoid the third period when Bill Harrell, who had been on the sick list only a couple of days before the game, sprinted 20 yards down the sidelines. Mattis later termed it one of the most spectacular runs he's seen.

Radnor averted a shutout in the closing minutes of the game. John D'Amico tossed a 35-yard aerial to Patsy DiRico, who maneuvered behind Lower Merion's defenders at midfield. He then outran the Aces' secondaries to pay dirt.

The victory marked Lower Merion's 23rd triumph of the series which began in 1937, and enabled the Aces to retain the trophy presented each year by the Wayne and Ardmore Lions Club.

Callahan Goes Over

Lower Merion marched 35 yards for its first touchdown, Callahan cracking over from the one. A few minutes later, Ryder raced 32 yards on a handoff from the same point.

In the second period, Ryder registered his second touchdown on an

Bell Asks Boost In Rates Due To Increased Costs

New Tariffs Filed With PUC to be Effective January 21

For the first time since 1924, the Bell Telephone Company of Pennsylvania has asked for a general increase in its rates, to become effective January 21, 1949.

The company filed new tariffs with the Public Utility Commission at Harrisburg, which, if approved, will result in an estimated 16 percent increase in revenues. The increase will amount to about \$25

Examples

Some of the present and new rates in Narberth are: For residence subscribers—individual line flat rate from \$3 to \$4 per month; two-party flat rate from \$2.50 to \$3.25 per month; four-party flat rate from \$2.10 to \$2.75; individual flat and message from \$3.50 to \$4.75. For business—individual flat rate from \$5 to \$7.25; individual extended message from \$5 (75 messages) to \$5.75 (65 messages).

million a year and will net the company approximately \$14,500,000 after taxes.

Company officials stated that the increase is necessitated by steadily mounting costs of operations and a sharp decline in the company's rate of earnings.

In the 24 years since the last general increase, they added, there have been two general reductions in local rates, one for residence subscribers and one for business users; 14 reductions in toll and long distance rates and several downward rate adjustments on various other items.

"The cost of virtually everything that goes into furnishing telephone service has increased greatly since the war," Francis J. Chesterman, president of the company, said in announcing the new rates. "Today, our total operating expenses are nearly two and one-half times as great as they were in 1940. Revenues have increased during this period, but at a substantially lower rate than operating expenses."

"Return on the plant investment is now at the lowest level it has been since 1920," he continued. "Earnings are continuing to decline in spite of the company having made every possible operating economy. There is no further practical way of reducing expenses without sacrificing the quality of telephone service."

Haverford Youth Breaks Neck

Rider Lost Control Of Vehicle

Thayer Dolan, 20-year-old sophomore at the University of Pennsylvania, suffered a broken neck Saturday afternoon when his motorcycle crashed into a street light pole in Wynnewood.

Dolan, who lives on Golf House Rd., Haverford, was taken to Bryn Mawr Hospital by Jack Gegenheimer, 254 Hathaway Lane, Wynnewood, owner of the motorcycle. Physicians said his condition was good.

The youth, whose father is H. Hoffman Dolan, socially prominent Bryn Mawr automobile dealer, was trying out his friend's motorcycle when a dog ran in front of him on Hathaway Lane near Mansion Lane.

The vehicle struck and killed the dog, then went out of control and crashed into a pole. The impact threw Dolan headfirst against the light standard.

He was able to walk into the accident ward at the hospital and at first was treated for cuts and bruises. He later complained of a "stiff neck," and X-rays disclosed the fracture.

The dog, "Rip," was a pet of Dorothy Anne Chandler, 6, and her brother, George, 2, of 264 Hathaway Lane.

Legion Post to Install New Members Tomorrow

New members of the Harold D. Speakman Post, No. 356, of the American Legion, will be installed at a meeting tomorrow evening in the Legion wing of the Community Building, Windsor Ave., Narberth. Guy Mosteller, President, will preside at the meeting.

The Post is currently holding a 100 per cent renewal of membership drive.

A committee under the chairmanship of George Burgess has been appointed to study the problem of erecting a memorial to Narberth veterans of World War II.

Red Arrow and P&W Workers Get Pay Increase

1949 Contracts Have Improved Vacation, Insurance Clauses

The Red Arrow Lines and the Philadelphia and Western Railroad Company last week granted wage increases of 10 cents an hour plus increased vacation and holiday benefits to their employees in contracts which will become effective January 1.

Merritt H. Taylor, president of both companies, whose trolleys and buses link Haverford and Lower Merion Townships and Narberth Borough with Upper Darby and Norristown, signed the agreements with the Transport Workers Union (CIO) and the Brotherhood of Railroad Trainmen. The former covers bus drivers, trainmen and maintenance men of the P. & W. and maintenance workers of the Red Arrow Lines. The latter covers bus operators and trainmen of the Red Arrow Lines.

The increases boosted the top basic hourly rate of trainmen and bus operators from \$1.25 to \$1.35 an hour. Raises for maintenance men increased the basic rate for this group from \$1.42 to \$1.52 an hour.

Vacations were expanded to three weeks after 10 years' service, instead of the 20 years' service now required. Other benefits received by Red Arrow employees include six paid holidays a year, the same as those received by P. & W. employees.

P. & W. trainmen were granted an increase in accident and health insurance coverage from \$100 monthly for 13 weeks' disability to \$150 monthly for 52 weeks. Maintenance employees will receive 60 percent of their normal earnings for a 52-week period of disability, instead of the previous \$100 a month for 13 weeks.

Red Arrow employees also enjoy similar benefits. The companies also granted a bonus of \$50 for 1948 and a guarantee of at least \$25 for 1949.

MISS DUNNE RECOVERING

Patricia Dunne, daughter of Mr. and Mrs. Ralph Dunne, is expected to return home shortly from Bryn Mawr Hospital, where she underwent an operation for appendicitis on November 16. Miss Dunne is a sophomore at Rosemont College.

Attend League Safety Meeting

Drive to Publicize Session November 30

The League of Women Voters of Lower Merion Township is currently engaged in an all-out effort to acquaint township residents with its open meeting, part of a crusade to promote safe driving, to be held at 8 P. M., Tuesday evening, November 30, at Lower Merion Senior High School.

Letters urging participation in the crusade have been sent to the headmasters and principals of all private and public schools in the township, and to ministers, county and township commissioners, members of the School Board and civic organizations and clubs.

To further publicize the meeting the Lower Merion Township Police Department is co-operating by having a police sound truck announce the meeting in a town-crier fashion throughout the community.

Following the showing in local movie theaters of a film strip titled "Traffic With the Devil," a Lower Merion police officer will urge the audience to attend the meeting.

C. C. Beacraft, of Pottstown, chairman of the Montgomery County Safety Council, will open the meeting, and Dr. Katherine O'Shea Elsom of Penn Valley will be chairman. The principal speakers will be George Lowe, director of Traffic Safety Education for the Atlantic Refining Co., and Sgt. Joseph Mahwinney, head of traffic safety of the Lower Merion Police. Following their talks will be a discussion period with an opportunity for members of the audience to offer their comments and suggestions for reducing the mounting accident rate in the township.

VMSC TRIP

Members of the Volunteer Medical Service Corps of Narberth will attend a meeting this evening of the Bucks County Rescue Squad of the Pennsylvania State First Aid Council in Bucks County.

Looking Back in Our Town

Thirty Years Ago This Week:

The Narberth Civic Association published an open letter to the residents of Narberth urging their support and listing among its projects for future development the following:

1. The placing of electric light signs in the Borough.
2. The building of a large community auditorium.
3. "The pushing to final completion" of the new railroad station at Essex Ave.

Signs of the times: an ad in the edition of November 25, 1918, reads: "Attractive new homes are becoming scarce..." (Even in those days.)

Twenty Years Ago This Week:

The Baptist Church of the Evangel marked its 35th anniversary.

A committee of members of the Narberth Methodist Church submitted plans for the "new" church building at Price and Essex Aves., Narberth.

The Borough Council announced plans for paving Haverford Ave., between Essex and Conway Aves.

November 24 to 28 was proclaimed as American Legion Week by the Borough in recognition of the service rendered to the townspeople by the Harold D. Speakman Post of the American Legion.

Listed for sale in the classified columns was "a refrigerator... 1 year old, price \$11."

Ten Years Ago This Week:

Parker Woolmington's Wheaton College soccer team conducted a Sunday service at the Narberth Presbyterian Church.

The Lower Merion Township School Board considered the establishment of night schools for adults.

Radnor defeated Lower Merion High School on one of the rainiest days of the year.

Merion Fire Co. Still Needs \$2000

Last-Minute Appeal Made by McConaghy

With less than \$2000 needed to reach its \$10,000 goal, the Merion Fire Company of Ardmore this week urged all Ardmore residents who have not yet contributed to send in their donations.

"We feel sure the people of Ardmore are not going to let us down," Joseph P. Taccocelli, chairman of the drive, declared.

The funds raised to date represent a return of approximately one in ten on 5000 letters sent out at the beginning of the drive, plus donations given to the volunteer solicitors during an intensive door-to-door canvass which followed the letter appeal.

John T. McConaghy, president of the fire company, said in a last-minute appeal to those who have not yet contributed:

"Our men stand ready to protect homes and property without regard to their own safety or comfort. All they ask is that the citizens give them the tools to work with and the means to maintain them."

"The township does not appropriate funds to keep equipment in good shape," he continued. "Even if it did, the money would only come out of the pockets of our property owners in the form of taxes. We don't want taxes boosted, and they would be far greater than they are because of our equipment failed."

The drive is scheduled to close the end of this week. Funds raised will be used for the liquidation of a \$5000 debt and for the purchase of new equipment.

Business Guide Issued in Boro

Booklet Goes to All Narberth Residents

A 1949 Narberth Business Guide was issued to residents of the Borough of Narberth on Saturday by the Narberth Business Council.

The 19 page booklet which is issued annually by the Council contains an alphabetical index of Narberth stores, as well as a list of the churches, a map of Narberth and the names of Borough officials.

The booklet forward states in part "Few suburban districts anywhere in this country offer as much in accessibility in natural beauty, in friendly neighborliness, as the district of Philadelphia's suburbs we know as the Main Line. In appreciation of this friendly spirit and to further it still more the Narberth Business Council has produced this business guide."

At the regular meeting last Thursday the School Board voted a contribution of \$25 to Schoolman's Week, a program to be held at the University of Pennsylvania in March and attended by members of the faculty of Narberth School. A request of the Main Line YMCA to use the school gym on Friday nights for basketball practice was granted at the meeting.

Six Churches In Borough List Services

Methodist, Baptist Groups Schedule Joint Worship

Thanksgiving Day will be marked in Narberth this Thursday when the congregations of the Borough's six churches, together with those from all over the country, will gather for special services commemorating the national day of the giving of thanks.

The Narberth Methodist Church and the Baptist Church of the Evangel will hold a joint service at the Baptist Church, Narberth and Elmwood Aves., at 10 A. M. The Rev. Harold D. Flood, pastor of the Methodist Church, will preach on "Sacrifice in Thanksgiving" and the choir of the Baptist Church will render the anthems. The service offering will go to the work of the Main Line Federation of Churches.

At All Saints' Episcopal Church, Montgomery Ave. and Wynnewood Rd., the morning prayer service will be held at 10 A. M. The Rev. Gibson Bell, rector, will present the sermon.

The daily schedule will be followed at St. Margaret's Church, Narberth Ave., Narberth, with masses at 7 and 8 A. M.

A morning worship service will be held at 10 A. M. at the Narberth Presbyterian Church, Windsor and Grayling Aves., Narberth. The Rev. Robert J. Lamont, pastor, will have as his sermon topic "A Song of Thanksgiving." The choir, under the direction of L. S. Lurie, will sing "The Prayer of Thanksgiving."

"Thanksgiving, 1948," will be the topic of a sermon to be preached by the Rev. Cletius A. Senti, of the Holy Trinity Lutheran Church, Woodbine and Narberth Aves., Narberth, at a service at 10:30 A. M. Thursday morning. The choir will render an anthem and the offering will go to the Philadelphia Council of Churches.

John Bothwell to Attend USN Submarine Class

John H. Bothwell, U.S.N., son of Mr. and Mrs. Fordyce Bothwell, of 646 Bryn Mawr Ave., Penn Valley, has been ordered to the Submarine Class convening January 3, 1949, at the Submarine Base, New London, Conn., it was announced this week.

Bothwell, a graduate of St. Joseph's Preparatory School, Overbrook, attended the Navy V-12 training school at Villanova College and later at the University of Pennsylvania, where he was commissioned an Ensign in February,

